IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Gang et al.

Title: SYSTEM AND METHOD FOR FACILITATING SALE OF A LOAN TO A

SECONDARY MARKET PURCHASER

Appl. No.: 10/737,295

Filing Date: 12/16/2003

Examiner: Weisberger, Richard C.

Art Unit: 3693

Conf. No.: 7688

ISSUE FEE TRANSMITTAL

Mail Stop Issue Fee Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Enclosed herewith please find Issue Fee Transmittal Form PTOL-85(B).

Applicants note that the Notice of Allowance indicates that claims 17, 19, 20, 21-25, 34, 36-42, 44, 45, 46, 47 and 48 are allowed. However, as a result of communications with the Examiner and verification of the Issue Classification via the PAIR system, it is Applicants' understanding that the presently allowed claims are claims 5, 7-9, 17, 19, 20, 21-25, 34, 36-42, 44, 45, 46, 47 and 48.

Fees in the amount of \$1,740.00 for payment of the Issue Fee and the Publication Fee are being paid by credit card via EFS-Web.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by the credit card payment instructions in EFS-Web being incorrect or absent, resulting in a rejected or

incorrect credit card transaction, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

Matthew J. Swietlik Attorney for Applicant

Registration No. 58,428

Date _____1/4/2008 By ___/Matthew J. Swietlik/

FOLEY & LARDNER LLP Customer Number: 34099 Telephone: (414) 319-7306

Telephone: (414) 319-7306 Facsimile: (414) 297-4900